

In re:
Vincent Williams-Bey
Michele Williams-Bey
Debtors

Case No. 19-14039-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Apr 08, 2025

Form ID: 138OBJ

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent Williams-Bey, Michele Williams-Bey, 7621 Elmwood Avenue, Philadelphia, PA 19153-1314
14347448	City of Philadelphia, Water Revenue Bureau, 1401 JKF Blvd., Philadelphia, PA 19102
14347450	+ Conduent/Sandhills Bank, Attn: Claims Department, Po Box 7051, Utica, NY 13504-7051
14347477	+ Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623
14347478	Philadelphia Parking Authority, 5th and Market, Philadelphia, PA 19106
14347483	Think Finance, Filed Chapter 11 10/2017, Philadelphia, PA 37727
14359386	+ Wells Fargo Bank, National Association, C/O THOMAS YOUNG.HAE SONG, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400 Philadelphia, PA 19103-1814
14558156	Wells Fargo Bank, National Association, et.al, c/o Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 610 Old York Road, Suite 400 Jenkintown, PA 19046
14558557	Wells Fargo Bank, National Association, et.al., C/O ANDREW L. SPIVACK, Block & Scott, PLLC, 610 Old York Road, Suite 400 jenkintown, PA 19046
14358890	Wells Fargo Bank, National Association, et.al., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 09 2025 01:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14347438	+ Email/Text: bncnotifications@phea.org	Apr 09 2025 01:26:00	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14348410	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 09 2025 01:26:00	Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961
14347432	+ Email/Text: bankruptcy@rentacenter.com	Apr 09 2025 01:26:00	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14347434	+ Email/Text: bncnotifications@phea.org	Apr 09 2025 01:26:00	Aes/phea, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14347440	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 09 2025 01:26:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14347441	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 09 2025 01:26:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14383042	Email/PDF: resurgentbknofications@resurgent.com	Apr 09 2025 01:36:38	CACH, LLC, Resurgent Capital Services, PO Box

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			10587, Greenville, SC 29603-0587
14447158	Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	CITY OF PHILADELPHIA, C/O JOSHUA DOMER, City of Philadelphia Law Department, 1401 JFK Blvd, 5th Floor, Philadelphia, PA 19102
14437777	Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1595
14347449	Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	City of Philadelphia, 1401 John F. Kennedy Blvd. 5th Fl, Philadelphia, PA 19102
14390712	Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14347442	^ MEBN	Apr 09 2025 01:25:42	Capital Bank, Attn: Bankruptcy, 1 Church St. # 300, Rockville, MD 20850-4190
14347444	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 09 2025 01:36:29	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14363235	Email/PDF: bncnotices@becket-lee.com	Apr 09 2025 01:36:46	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14347446	+ Email/PDF: ais.chase.ebn@aisinfo.com	Apr 09 2025 01:36:46	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
14347447	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 09 2025 01:26:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14347451	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 09 2025 01:36:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
14347452	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 09 2025 01:36:28	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14347453	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 09 2025 01:26:00	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14365396	Email/Text: ECMCBKNotices@ecmc.org	Apr 09 2025 01:26:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14369534	+ Email/Text: bankruptcy@flagshipcredit.com	Apr 09 2025 01:26:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, TX 75019-5877
14347464	+ Email/Text: bankruptcy@flagshipcredit.com	Apr 09 2025 01:26:00	Flagship Credit Acceptance, Po Box 965, Chadds Ford, PA 19317-0643
14379283	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 09 2025 01:26:00	HSBC Bank, USA National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14347465	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:36:45	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14347466	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 09 2025 01:26:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14347463	Email/Text: bnc-bluestem@quantum3group.com	Apr 09 2025 01:26:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14347467	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 09 2025 01:36:46	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14347468	Email/Text: bankruptcies@lead.bank	Apr 09 2025 01:26:00	Lead Bank, Attn: Bankruptcy, 200 N 3rd St, Garden City, MO 64747
14359330	Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2025 01:36:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14347469	+ Email/PDF: resurgentbknotifications@resurgent.com		

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		Apr 09 2025 01:36:45	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14347471	+ Email/PDF: bankruptcy_prod@navient.com	Apr 09 2025 01:36:28	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14392252	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 09 2025 01:36:38	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14347473	+ Email/Text: bnc@nordstrom.com	Apr 09 2025 01:26:36	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14375360	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:36:28	OneMain, PO Box 3251, Evansville, IN 47731-3251
14347474	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:36:29	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
14347475	^ MEBN	Apr 09 2025 01:25:36	PA Turnpike-, 300 East Park Drive, Harrisburg, PA 17111-2729
14347476	+ Email/Text: bankruptcygroup@peco-energy.com	Apr 09 2025 01:26:00	Peco, 2301 Market Street, Philadelphia, PA 19103-1380
14362134	+ Email/Text: bankruptcy@philapark.org	Apr 09 2025 01:26:00	Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, Pa 19106-2895
14347479	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 09 2025 01:36:40	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
14355749	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 09 2025 01:36:40	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14347481	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 09 2025 01:36:38	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14347482	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 09 2025 01:26:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
14446846	+ Email/Text: megan.harper@phila.gov	Apr 09 2025 01:26:00	The City of Philadelphia, c/o Joshua Domer, Esq., City of Philadelphia Law Department, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1617
14347484	+ Email/Text: dbogucki@trumark.org	Apr 09 2025 01:26:00	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Fort Washington, PA 19034-2701
14352585	+ Email/Text: webadmin@vhlhc.co	Apr 09 2025 01:26:00	Vance & Huffman, Expert Recovery Solutions, 55 Monette Parkway, Smithfield, VA 23430-2577

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14347439	*+	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14347433	*+	Acceptance Now, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
14347435	*+	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14347436	*+	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14347437	*+	Aes/pheaa, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14347443	*+	Capital Bank, Attn: Bankruptcy, 1 Church St. # 300, Rockville, MD 20850-4190
14347445	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14347454	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347455	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347456	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347457	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347458	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800

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14347459	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347460	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347461	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347462	*+	ECMC Group, 111 Washington Ave South, Suite 1400, Minneapolis, MN 55401-6800
14347472	*+	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14347480	*+	Regional Acceptance Co, Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
14347470	##+	Milstead & Associates, 1 E Stow Road, Marlton, NJ 08053-3118

TOTAL: 0 Undeliverable, 18 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank National Association, et.al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JEFFREY M. CARBINO	on behalf of Debtor Vincent Williams-Bey jcarbinolaw@outlook.com
JEFFREY M. CARBINO	on behalf of Joint Debtor Michele Williams-Bey jcarbinolaw@outlook.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
MICHAEL A. CIBIK	on behalf of Joint Debtor Michele Williams-Bey help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; m;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL A. CIBIK	on behalf of Debtor Vincent Williams-Bey help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubilee bk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHELLE L. MCGOWAN	on behalf of Creditor HSBC Bank USA National Association, as Trustee mimecgowan@raslg.com
PETER E. MELTZER	on behalf of Creditor One Main Financial bankruptcy@wglaw.com ibernatski@wglaw.com
ROGER FAY	on behalf of Creditor HSBC Bank USA National Association, as Trustee rfay@alaw.net, bkecf@milsteadlaw.com
THOMAS SONG	on behalf of Creditor Wells Fargo Bank National Association, et.al. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Vincent Williams-Bey)	Case No. 19-14039-djb
)	
Michele Williams-Bey)	Chapter: 13
)	
Debtor(s).)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: April 8, 2025

For The Court

Timothy B. McGrath
Clerk of Court